

Information to identify the case:

Debtor 1	Keith R. DeVan	Social Security number or ITIN	xxx-xx-5843
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	18-14904-ABA		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Keith R. DeVan

11/1/23

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Keith R. DeVan
Debtor

Case No. 18-14904-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

Page 1 of 3

Date Rcvd: Nov 01, 2023

Form ID: 3180WJ1

Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 03, 2023:

Recip ID	Recipient Name and Address
db	+ Keith R. DeVan, 80 Penfield Lane, Sicklerville, NJ 08081-1836
aty	+ Shapiro & DeNardo, LLC, 14000 Commerce Parkway, Ste. B., Mt. Laurel, NJ 08054-2242
cr	+ Select Portfolio Servicing, Inc., as servicer for, McCalla Raymer Leibert Pierce, LLC, 99 Wood Avenue, Suite 803, Iselin, NJ 08830-2713
517815541	+ Cassandra Devan, 80 Penfield Lane, Sicklerville, NJ 08081-1836

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 01 2023 21:01:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Nov 01 2023 21:01:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
lm	+ Email/Text: nsm_bk_notices@mrcooper.com	Nov 01 2023 21:00:00	Wells fargo bank, P.O.Box 55004, Irvine, CA 92619-5004
517385029	+ EDI: CAPITALONE.COM	Nov 02 2023 00:37:00	Capital One, PO Box 30281, Salt Lake City, UT 84130-0281
517385030	+ EDI: CAPONEAUTO.COM	Nov 02 2023 00:37:00	Capital One Auto Finance, 3905 Dallas PKWY, Plano, TX 75093-7892
517480043	+ EDI: AISACG.COM	Nov 02 2023 00:37:00	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
517457402	+ EDI: AISACG.COM	Nov 02 2023 00:37:00	Capital One Auto Finance, a division of Capital On, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
517385031	+ EDI: AMINFOFP.COM	Nov 02 2023 00:37:00	First Premier Bank, PO Box 5529, Sioux Falls, SD 57117-5529
517443698	EDI: IRS.COM	Nov 02 2023 00:37:00	Internal Revenue Service, P.O. Box 7346, Philadelphia PA 19101-7346
517385032	EDI: JEFFERSONCAP.COM	Nov 02 2023 00:37:00	Jefferson Capital, 16 Mcleland Road, Saint Cloud, MN 56303
517539896	Email/PDF: MerrickBKNotifications@Resurgent.com	Nov 01 2023 21:05:34	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
517385033	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Nov 01 2023 21:05:17	Merrick Bank, PO Box 1500, Draper, UT 84020-1127
517385034	EDI: PRA.COM	Nov 02 2023 00:37:00	Portfolio Recovery Associates, 120 Corporate Blvd, Suite 100, Norfolk, VA 23502
517442779	EDI: PRA.COM	Nov 02 2023 00:37:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.A., POB 41067, Norfolk VA 23541
517526070	+ EDI: JEFFERSONCAP.COM		

District/off: 0312-1

User: admin

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Date Rcvd: Nov 01, 2023

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		Nov 02 2023 00:37:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
517385035	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Nov 01 2023 21:02:00	Select Portfolio, PO Box 65250, Salt Lake City, UT 84165-0250
519007730	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Nov 01 2023 21:00:00	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
517388400	+ EDI: RMSC.COM	Nov 02 2023 00:37:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517385036	+ EDI: WFFC2	Nov 02 2023 00:37:00	Wells Fargo, PO Box 10335, Des Moines, IA 50306-0335
517677112	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Nov 01 2023 21:00:00	Wells Fargo Bank, N.A. Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
517525304	+ EDI: WFFC2	Nov 02 2023 00:37:00	Wells Fargo Bank, N.A., as Servicer, Default Document Processing N9286-01Y, 1000 Blue Gentian Road, Eagan MN 55121-1663
517385037	+ EDI: WFFC.COM	Nov 02 2023 00:37:00	Wells Fargo Dealer Services, PO Box 25341, Santa Ana, CA 92799-5341
519210143	+ Email/Text: BKBCNMAIL@carringtonms.com	Nov 01 2023 20:59:00	Wilmington Savings Fund Society, FSB et al, c/o Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5948
519210144	+ Email/Text: BKBCNMAIL@carringtonms.com	Nov 01 2023 20:59:00	Wilmington Savings Fund Society, FSB et al, c/o Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806, Wilmington Savings Fund Society, FSB et, c/o Carrington Mortgage Services, LLC 92806-5948
TOTAL: 24			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 03, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 1, 2023 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Wells Fargo Bank N.A., as Trustee et al ... dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

District/off: 0312-1

User: admin

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Denise E. Carlon

on behalf of Creditor Wells Fargo Bank N.A., as Trustee for the holders of the First Franklin Mortgage Loan Trust 2006-FSB
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Elizabeth L. Wassall

on behalf of Creditor Wilmington Savings Fund Society FBS, As Trustee of Stanwich Mortgage Loan Trust J
ewassall@logs.com, njbankruptcynotifications@logs.com;logsecf@logs.com

Elizabeth L. Wassall

on behalf of Creditor WELLS FARGO BANK N.A. ewassall@logs.com, njbankruptcynotifications@logs.com;logsecf@logs.com

Elizabeth L. Wassall

on behalf of Creditor Select Portfolio Servicing Inc., as servicer for Wells Fargo Bank, National Association, as trustee for the
holders of the First Franklin Mortgage Loan Trust 2006-FF15 Mortgage Pass-Through Certifica ewassall@logs.com,
njbankruptcynotifications@logs.com;logsecf@logs.com

Elizabeth L. Wassall

on behalf of Creditor Wilmington Savings Fund Society FSB, as trustee of Stanwich Mortgage Loan Trust I ewassall@logs.com,
njbankruptcynotifications@logs.com;logsecf@logs.com

Isabel C. Balboa

ecfmail@standingtrustee.com summarymail@standingtrustee.com

Isabel C. Balboa

on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com

Jason Brett Schwartz

on behalf of Creditor Capital One Auto Finance bkecf@friedmanvartolo.com bankruptcy@friedmanvartolo.com

Jennifer R. Gorchow

on behalf of Trustee Isabel C. Balboa jgorchow@standingtrustee.com

Melissa N. Licker

on behalf of Creditor Select Portfolio Servicing Inc., as servicer for Wells Fargo Bank, National Association, as trustee for the
holders of the First Franklin Mortgage Loan Trust 2006-FF15 Mortgage Pass-Through Certifica mlicker@hillwallack.com,
HWBKnewyork@ecf.courtdrive.com

Melissa N. Licker

on behalf of Creditor Wells Fargo Bank National Association, as trustee for the holders of the First Franklin Mortgage Loan Trust
2006-FF15 Mortgage Pass-Through Certificates, Series 2006-FF15 mlicker@hillwallack.com,
HWBKnewyork@ecf.courtdrive.com

Phillip Andrew Raymond

on behalf of Creditor Wells Fargo Bank National Association, as trustee for the holders of the First Franklin Mortgage Loan Trust
2006-FF15 Mortgage Pass-Through Certificates, Series 2006-FF15 phillip.raymond@mccalla.com,
mccallaecf@ecf.courtdrive.com

Robert H. Johnson

on behalf of Debtor Keith R. DeVan ecfmail@rhjlaw.com 10270@notices.nextchapterbk.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 15